

STATE MS.-DE SOTO CO.
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OCT 22 10 17 AM '99

BK 1159 PG 18
W.F. DE SOTO CO. CLERK

RECORD AND RETURN TO:
 CENDANT MORTGAGE CORPORATION
 6000 ATRIUM WAY, PO BOX 5449
 MT LAUREL, NJ 08054
 AGENCY POOL#: C24161
 ID: 710310094

LOAN #: 2378800
 NAME : DECKER
 STATE OF : MS
 COUNTY OF: DESOTO
 HOMESIDE #: 193661204
 MIN #: 100020000023788007

KNOW ALL MEN BY THESE PRESENTS, THAT * CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, MT LAUREL, NJ 08054 A NEW JERSEY, CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
 AS NOMINEE FOR HOMESIDE LENDING INC., ITS
 SUCCESSORS AND ASSIGNS
 P.O. BOX 2062 FLINT, MICHIGAN 48501-2062
 MERS PHONE: 1-888-679-6377

THAT DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:
 DEED OF TRUST OR MORTGAGE DATED: 99/02/25

AMOUNT: \$129,600.00 EXECUTED BY: JUDITH A. DECKER
 ROSEMARY A. BENNING

CLERKS FILE OR INSTRUMENT NO: RECORDED DATE: 990309
 BOOK: 1090 VOLUME: PAGE: 0295
 ADDRESS: 4822 PATTON OLIVE BRANCH DESOTO MS 38654
 DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE

- * FORMERLY DOING BUSINESS AS US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH MORTGAGE SERVICES CORPORATION

DATED: 09/14/99

WITNESSED BY: DORA KOIN
 DORA KOIN

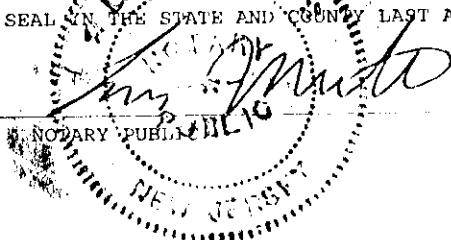
PREPARED BY: Mandi Bolton
 MANDI BOLTON
 6000 ATRIUM WAY
 MT LAUREL, NJ 08054

*CENDANT MORTGAGE CORPORATION
 6000 ATRIUM WAY
 MT LAUREL, NJ 08054

BY Jen Griggs
 JEN GRIGGS
 ASSISTANT VICE-PRESIDENT
Barbara Halin
 BARBARA HALIN
 ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON
 ON 09/14/99, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED JEN GRIGGS AND BARBARA HALIN PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE AGT, VICE PRES. AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

LAURIE MUTH
 NOTARY PUBLIC OF NEW JERSEY
 MY COMMISSION EXPIRES 7/15/2004



BK 1159 PG 0019

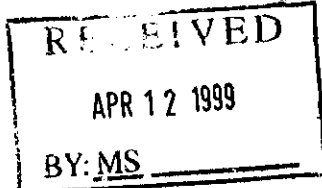
BK 1090 PG 0295

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PREPARED BY
LESLIE B. SHUMAKE, JR.
ATTORNEY AT LAW
P. O. BOX 502
6210-A OLIVE BRANCH
OLIVE BRANCH, MISSISSIPPI 38654
601-855-1065

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102BK 1093 PG 761
W.E. DAVIS CH. CLK.BK 1090 PG 295
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(Space Above This Line For Recording Data)

LOAN NUMBER: 2378800
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710310094

ORIGINAL

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on FEBRUARY 25TH, 1999. The grantor is JUDITH A. DECKER, ROSEMARY A. BENNING ("Borrower"). The trustee is ROWAN H. TAYLOR, JR. ("Trustee"). The beneficiary is CENDANT MORTGAGE CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY, MT. LAUREL, NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWENTY NINE THOUSAND SIX HUNDRED AND 00/100 Dollars (U.S. \$ 129,600.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 01ST 2029. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DE SOTO County, Mississippi:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS 4822 PATTON, OLIVE BRANCH, MISSISSIPPI, 38654

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HERewith; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY: Dorothy A. Hefflin
DOROTHY A. HEFFLIN

Lot 52, Cedar Crest Estates Subdivision, Second Addition, located in Section 10, Township 2 South, Range 6 West, Olive Branch, Desoto County, Mississippi, as recorded in Plat Book 50, page 7 of the Records of Chancery clerk of Desoto County, Mississippi.